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SETTLEMENT PROBLEMS

in Northern New Brunswick

FOREWORD

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and

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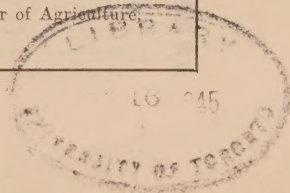
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FOREWORD

This study of land settlement in northern New Brunswick was carried on during the summer of 1939 for the purpose of collecting information on various aspects of this problem, namely, the difficulties that settlers encounter, the assistance they receive from the State and the causes of their success or failure. The findings of settlement studies conducted in various sections of Canada may help in framing constructive colonization policies.

The authors acknowledge their indebtedness to Mr. T. A. MacDonald, Superintendent of Colonization for New Brunswick, to Hubert Casselman who assisted in the field work, to J. Coke, of the Economics Division, Dominion Department of Agriculture and to all those who participated in the conduct of this study and in the preparation of this report for publication.

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SETTLEMENT PROBLEMS IN NORTHERN NEW BRUNSWICK

Introduction

During the sixty-year period 1881 to 1941, there has been an increase in the rural population of New Brunswick amounting to about 20 per cent but the number of farms and the number of persons engaged in agriculture have both declined. Despite the fact that during this same period 14,500 grants of new lots covering more than 2 million acres were issued, there has been a substantial net decrease in occupied and improved land since 1911.

TABLE 1.—CHANGES IN POPULATION AND AGRICULTURE IN NEW BRUNSWICK
1881-1941

	1881	1911	1931	1941
Total.....	321,233	351,889	408,219	457,401
Rural.....	262,141	252,342	273,279	313,976
Urban.....	59,092	99,547	128,940	143,423
No. of Farms.....	36,837	37,755	34,025	31,838
Persons engaged in agriculture.....	54,585	45,741	46,340	44,240
Area occupied (acres).....	3,809,621	4,537,000	4,151,596	3,964,109
Area improved (acres).....	1,253,299	1,444,567	1,330,232	1,235,431

Agriculture in New Brunswick has long been considered less important than forestry. While during times of great economic activity, the value of "gross" production of forestry exceeds that of agriculture, the reverse was the case in the period of depression that characterized the middle 1930's. It may also be pointed out that in 1931 the number of persons gainfully employed in agriculture was 46,340 against 2,953 in logging.

The expansion of agriculture in New Brunswick has been limited by the amount of highly productive land in the province. In many sections the difficulty of securing good pasture and high yields of legume hay and silage crops makes a large development of the dairy industry and livestock production for export less attractive than in some other provinces. The shift to potato growing on a large scale for export was overdone in the past decade when markets were curtailed. The difficulty of finding a type of farming better adapted to the soil and climatic conditions of the province as well as new agricultural possibilities has retarded the opening of new areas to agriculture through land settlement until recently.

TABLE 2.—RELATIVE IMPORTANCE OF THE MAIN BRANCHES OF INDUSTRY
ACCORDING TO THE VALUE OF "GROSS" PRODUCTION IN NEW BRUNSWICK

	1926	1933	1940
	\$	\$	\$
Agriculture.....	38,814,853	22,010,724	33,204,000
Forestry.....	38,981,389	16,142,684	48,017,548
Fisheries.....	6,338,097	3,725,811	5,974,830
Manufacture ¹	46,007,077	12,691,657	51,956,726
Other branches ²	10,758,547	11,304,463	25,743,383
Grand Total.....	140,899,963	65,875,339	164,896,487

¹ Net amount after duplicated amounts involved have been deducted.

² Other branches of production included in the grand total are mining, trapping, electric power, construction, custom and repair.

A revival of interest in land settlement and a strong "back to the land movement" took place in New Brunswick during the economic depression experienced in the decade preceding this war and the provincial Government initiated a colonization policy to assist this movement.

Since 1930 there has been a rapidly increasing demand for settlement lots in the northern and northeastern part of the province including the counties of Madawaska, Restigouche, Gloucester, Northumberland and Kent where there are large areas of Crown Lands. These five counties cover about half of the total area of the province, but so far only a small portion has been settled.

TABLE 3.—CLIMATIC FACTORS AS RECORDED ON DOMINION EXPERIMENTAL FARMS IN EASTERN CANADA OVER SEVERAL YEARS

	Normal frost-free period (days)	Date of first seeding	Date of cutting hay	MEAN TEMPERATURE—DEG. F.				
				May	June	July	Aug.	Sept.
Fredericton, N.B.....	130	May 13	July 10	50.8	60.2	66.1	63.9	56.4
Nappan, N.S.....	116	" 21	" 18	48.5	58.1	64.3	63.2	56.2
Ste. Anne de la Pocatiere, Que.....	133	" 7	" 11	49.0	59.0	64.0	62.1	53.7
Lennoxville, Que.....	96	April 30	June 28	50.9	60.9	66.1	63.7	56.2
Ottawa, Ont.....	145	" 27	" 26	54.8	64.6	68.9	66.2	58.7
Kapuskasing, Ont.....	75	May 16	July 19	45.9	57.5	62.1	59.7	51.2

Climate.—The climatic conditions of New Brunswick, that is the length of frost-free period, mean temperature, rainfall and sunshine are generally favourable to the growing of ordinary farm crops—grain, hay, grass and particularly potatoes. Crops requiring warm weather such as corn and soybeans do not do so well. Winters are long and cold but moderate temperatures prevail during the summers. The average annual precipitation is between 40 and 45 inches about half of which is recorded during the months from May to November.

While yields of grain and hay crops obtained at the Fredericton Station are lower than those recorded at some other Experimental Stations, this is due to the low soil productivity rather than unfavourable weather conditions (table 4).

Soils and Topography.—Wide variations in the type and fertility of the soil are found in various sections of New Brunswick but soils may be classed in general as a gravel loam of medium fertility. The topography of the land is rolling and quite hilly in some areas. After land has been broken and under

TABLE 4.—AVERAGE YIELDS OF CROPS ON DOMINION EXPERIMENTAL FARMS IN EASTERN CANADA FOR THE EIGHT-YEAR PERIOD, 1923-1930¹

Station	Oats	Barley	Clover hay	Timothy hay	Corn Silage	Sunflower Silage	Potatoes
	bush.	bush.	tons	tons	tons	tons	bush.
Nappan, N.S.....			1.63	1.46	13.95	13.96	
Fredericton, N.B.....	41.7	22.4	1.64	1.51		13.69	254.4
Ste. Anne de la Pocatiere, Que.....			2.96	2.62	11.95	16.55	
Lennoxville, Que.....	46.6	29.1	2.42	2.59	10.72	13.82	
Ottawa, Ont.....	61.3	48.1	3.91		17.03	19.52	231.2
Kapuskasing, Ont.....	38.6	30.9	1.38	1.62		10.20	123.8

¹ Bul. No. 168—New Series. Cost of Producing Crops in Eastern Canada. Data for Kapuskasing were secured from the Division of Field Husbandry, Central Experimental Farm, Ottawa.

cultivation for some time, it may lose some of its surface soil through erosion resulting in substantial losses of fertility. This is what happened to farms settled in some sections of New Brunswick about 75 years ago.

It would therefore be of great importance to give guidance to new settlers in order that they may follow a system of farming ensuring soil conservation instead of waiting until great damage is done before taking such action.

Colonization Policy of New Brunswick

The Crown Lands in New Brunswick available for settlement are those portions laid out by the Department of Lands and surveyed into settlement lots, which careful inspection has shown to be good agricultural land and through which roads have been surveyed. These areas are divided into 100-acre lots which can be applied for by any male person of the age of 18 years and over who is not already the owner of any farm or woodland suitable for cultivation, or who has not previously secured a grant of land from the Crown. The applicant must be recommended by the Forest Ranger in the district and the clergyman of the parish.

The main provisions of the Crown Lands Act of New Brunswick relating to settlement are as follows: in areas surveyed at Government expense, the applicant must send a \$12.00 survey fee with his application to the Department of Lands and Mines⁽¹⁾. When the applicant is notified of approval of his application he may enter on the lot and start improvements on the ten-acre plot adjacent to the road. He is allowed, during the first year, to cut down four acres, piling all limbs and brush to meet the requirements of the Forest Ranger for burning. This acreage must be brought under cultivation before any additional clearing is done. The settler is required to build a habitable house 16 x 20 feet on the lot and reside in it for at least seven months of each year for three consecutive years. During the second and third years the settler is allowed to clear the balance of the ten acres required to secure title to the lot from the Crown.

Cutting on any other part of the lot is strictly prohibited. In addition \$30.00 worth of labour must be performed on the roads by the settlers. If the settler so desires he may cancel the road work requirement by paying to the Department of Lands and Mines a fee of \$20.00.

Aid to New Settlers.—From 1930 to 1939 there was an increasing demand for settlement lots, but most of the prospective settlers did not have funds required for buildings, clearing and preparing the land for crops, and to provide for the family needs. In 1933 the Government initiated a policy of free distribution of garden and field crop seed to new settlers who had a certain acreage of land cleared and available for seeding. In addition to free seeds, direct relief was given to settlers who had nothing to support their families. This policy of free distribution of seed was continued during the following years. As a further means of assisting settlers the Government decided in 1934 to issue permits to cut a limited amount of pulpwood or logs from their lots provided the settlers were bona fide residents complying with the settlement requirements. The regular rate of stumpage was charged on lumber cut under these permits and payment was guaranteed by the purchaser of the wood. From 1935 to 1940, permits were given to more than 700 settlers.

In 1935 the Government adopted the policy of paying land clearing and ploughing bonuses to settlers in good standing. Payments are made after the work has been completed to the satisfaction of the Department, at the rate of \$12.00 per acre for clearing and \$8.00 per acre for first ploughing, on a maximum of five acres of land cleared and five acres of land ploughed in any one calendar year.

(1) As many applicants found it impossible to secure this sum, an Order in Council was passed in 1932, directing that persons recommended as bona fide settlers have their applications accepted on payment of \$1.00 giving a note for the balance of \$11.00 which is payable before the grant can be issued.

A bonus is not payable in the second year unless the land on which the settler has received the first bonus during the previous year has been cultivated and planted. No bonus is paid in respect to any lot on which there is already 10 acres cleared and ploughed. The aggregate bonus paid on any lot must not exceed that payable on a total of 10 acres cleared and 10 acres ploughed. Since the inception of this bonus policy in 1935 to the end of October 1940, a total of \$192,000 had been paid to settlers.

Building Material.—It was also found necessary to provide a limited amount of building material to settlers who had been out of work and who did not have the necessary funds to buy such material as building paper, glass and nails. A sum of about \$50,000 was allowed for this purpose.

Work on Colonization Roads.—The construction of colonization roads through the forest consists of cutting and burning the timber, pulling the stumps and grading in new areas. In other sections where settlers had been placed previously, roads are often graded and improved with gravel. All this provides work for a great number of settlers and gives them an opportunity of earning some money.

These various forms of assistance to new settlers are supervised by the Forest Rangers located in the district who also give advice to settlers on a variety of problems.

From 1935 to 1940 inclusive, about 4,000 settlers were placed on colonization lots and the amount of financial aid to settlers, such as food, seed, building material and clearing bonus, was about \$350,000, that is less than \$100 per settler.

The Dominion Government contributed a substantial share of the financial assistance given to new settlers in this province.

Approximately one-half the expenditures for free seed and building material, land clearing and ploughing bonus, and on colonization road work was contributed by the Dominion Government under the Unemployment and Agricultural Assistance Act.

Scope of Study and Areas Surveyed

During the summer of 1939, a land settlement study was conducted in three counties of northern New Brunswick—Madawaska, Restigouche and Gloucester—for the purpose of obtaining information regarding the progress of settlers established in that area from 1931 to 1937 inclusive. The greater portion of this area is still Crown Land. There is only a narrow strip of land in each of these counties which has been settled and used as farm land.

TABLE 5.—POPULATION, NUMBER AND ACREAGE OF FARMS, CONDITION OF LAND IN MADAWASKA, RESTIGOUCHE AND GLOUCESTER COUNTIES, N.B., 1931 AND 1941.

	Unit	MADAWASKA		RESTIGOUCHE		GLOUCESTER	
		1931	1941	1931	1941	1931	1941
Total Population.....	No.	24,527	28,176	29,859	33,075	41,914	49,913
Rural Population.....	"	18,097	19,985	19,380	21,819	38,614	46,359
Urban Population.....	"	6,430	8,191	10,479	11,256	3,300	3,554
Percentage rural.....	%	73.8	70.9	64.9	65.9	92.1	93.0
Occupied farms.....	No.	1,815	1,914	1,800	1,808	5,112	5,375
Farm Population.....	"	10,905	11,309	10,450	10,392	30,639	31,508
Area of occupied farms.....	acres	245,646	245,746	180,878	181,800	308,589	355,074
Area of improved land.....	"	99,757	96,031	52,769	53,210	86,546	90,930
Area of unimproved land.....	"	145,889	149,715	128,109	128,590	222,043	264,144
Total land area.....	"	814,720	.....	2,092,800	.....	1,196,800	.....

In the county of Madawaska, the area of occupied farms lies alongside the Madawaska and St. John Rivers. In the county of Restigouche, the narrow strip of land in occupied farms covers the northeastern part on the coast of Baie de Chaleur. In the county of Gloucester the farm area is located north on the coast of Baie de Chaleur and east on the Gulf of St. Lawrence.

Three hundred settlers were interviewed in ten new settlements. Three colonies were visited in Madawaska: St. Joseph about 15 miles north of Edmundston, St. Jacques and Baker Brook about 12 miles northwest of that town. Two colonies were visited in the county of Restigouche which covers the northern portion of the province from the Baie de Chaleur on the east side to county of Temiscouata, Quebec, on the west side. Campbellton is located on the coast of Baie de Chaleur and Kedgwick is in the interior of the county. Five colonies were visited in the county of Gloucester. Allardville is in the vicinity of the town of Bathurst and St. Isidore, Paquetville, Saumarez and St. Charles in the eastern section of this county.

The data secured in this survey are analysed in this report according to the dates of settlement of these settlers.

TABLE 6.—DATE OF ESTABLISHMENT OF 300 SETTLERS IN NORTHERN NEW BRUNSWICK

Colony	Number of records	NUMBER OF SETTLERS ESTABLISHED 1931—1937						
		1931	1932	1933	1934	1935	1936	1937
St. Jacques and Baker Brook....	36	1	1	9	6	12	3	4
St. Joseph.....	50	3	5	11	9	10	8	4
Kedgwick.....	15	3	2	1	3	5	1	.....
Campbellton.....	25	1	.....	9	9	.....	5	1
St. Charles.....	16	.....	2	3	.....	6	4	1
Saumarez.....	17	1	4	4	1	3	3	1
St. Isidore.....	23	.....	4	5	2	3	8	1
Paquetville.....	42	.....	.....	.....	1	2	34	5
Allardville.....	76	.....	6	.....	6	16	40	8
Total.....	300	9	24	42	37	57	106	25

Of the 300 settlers visited in 1939, 75 per cent had settled between 1933 and 1938. With the exception of the Saumarez colony at least 60 per cent of the settlers arrived on their farms after 1933. The colonies of Paquetville and Allardville were settled mostly in 1936.

Description of Lots at Time of Settlement.—As a rule 100-acre lots are made available to settlers in areas open to settlement in New Brunswick but the actual acreage of a few farms visited was either smaller or larger than the standard size; in some cases settlers occupied half a lot only. The average size of the 300 farms visited was 98.2 acres. Only 12 settlers reported small clearings ranging from one-half to 10 acres which had been made on their lot before their arrival. Untillable and waste land (swampy or rocky land) averaged 5.6 acres for all farms and 13.5 acres on the 125 farms reporting such land. In a few cases up to 50 per cent of the total farm acreage was of little agricultural value.

On most of these farms there was some pulpwood and firewood while timber suitable for building was reported by 100 settlers. Settlers were asked to make an estimate of the forest resources on their farms at the time of purchase. In a few cases, the settlers had to base their estimates on 10 or 15 acres of land since they had not surveyed the whole of their lots. The accuracy of these estimates may be questioned but they serve only as an indication of the forest resources in the area covered in this study.

An average of 5,600 feet of timber, 166 cords of pulpwood and 842 cords of firewood per farm was reported. These were the forest products which the settlers could use to erect buildings, provide fuel for the house or sell.

TABLE 7.—SETTLERS' ASSETS AT START

Date settlement	Number of records	AVERAGE VALUE PER FARM				
		Cash	Household goods	Livestock	Farm equipment	Total assets
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1931.....	9	11 67	41 11	13 89	5 11	71 77
1932.....	24	17 70	45 42	13 75	2 71	79 58
1933.....	42	25 00	81 67	25 83	15 31	147 81
1934.....	37	13 24	60 43	27 46	7 89	109 02
1935.....	57	31 47	47 25	4 65	1 51	84 88
1936.....	106	12 54	28 00	12 61	6 94	60 10
1937.....	25	79 72	54 60	20 40	4 40	159 12
Total or average...	300	23 96	47 50	15 36	6 46	93 23

Settlers' Original Assets.—Most of the settlers established in the colonies visited had very little financial resources or assets to start with besides the small amount of household goods they had brought with them and a few dollars in cash (table 7). Total assets averaged \$94 for all farms.

TABLE 8.—RANGE AND DISTRIBUTION OF ASSETS AT START

Range of assets	Total assets	DISTRIBUTION OF ASSETS			
		Cash	Household goods	Livestock	Equipment
	No. of farms	No. of farms	No. of farms	No. of farms	No. of farms
None.....	76	241	126	242	236
Less than \$50.....	83	27	68	28	51
\$ 50—\$ 99.....	42	9	44	12	6
100—149.....	37	6	29	9	4
150—199.....	14	1	13	4	2
200—249.....	11	5	14	.....	1
250—299.....	7	3	1	4	.....
300—349.....	11	3	3	.....	.....
350 and over.....	19	5	2	1	.....
Total.....	300	300	300	300	300

More than 25 per cent of the 300 settlers interviewed stated that on their arrival they had nothing at all either as cash, household goods, livestock or farm equipment (table 8). Of course, quite a few among them were young settlers who had taken up a lot close to their home and father and son worked together for some time. About 28 per cent had assets worth less than \$50; 14 per cent from \$50 to \$100, and 12 per cent from \$100 to \$150. The remaining 21 per cent had assets ranging from \$150 to \$1,000.

The amount of cash possessed by these settlers averaged \$24 for all farms. It must be pointed out, however, that 80.3 per cent of them had no money at the time of their establishment; 9 per cent had less than \$50; 3 per cent from \$50 to \$100, and 10 per cent from \$100 to \$550. Of those reporting cash 16 had obtained small amounts of money from their relatives.

Household goods made up the most important single item of assets of these settlers; the value of household goods averaged \$48 per family or about 50 per cent of their total assets. However, 42 per cent had none at the start;

22.7 per cent had household goods valued at less than \$50; 15 per cent had a value between \$50 and \$100 and 9.7 per cent from \$100 to \$150. The remaining 11 per cent had from \$150 to \$450 worth of household goods.

The value of livestock owned by these settlers on their arrival averaged only \$15 per farm; 80.7 per cent of them had none; 9.3 per cent had livestock valued at less than \$50 and 10 per cent from \$50 to \$300.

About 79 per cent of these settlers had no farm equipment of any kind when they first arrived on their lots, 17 per cent had equipment valued at less than \$50 and 4 per cent had an amount ranging from \$50 to \$250.

Settlers' Financial Obligations at Start.—It has been shown that most settlers had very small financial resources to start with. In addition, 15.7 per cent of them were in debt on their arrival. Of these, 3.7 per cent had financial obligations for an amount less than \$50; 3.3 per cent for an amount ranging from \$50 to \$100 and 8.7 per cent for an amount over \$100. One of them reported an old debt of \$1,025.

Settlers' Net Worth at Start.—The settlers' net worth at start is the difference between their assets and liabilities. Assets are made up of cash, household goods, livestock and farm equipment. Liabilities consist of debts and financial obligations incurred before their arrival. The average net worth of these settlers was very low, particularly those who settled in 1931 and 1936. This obviously was a handicap which impaired the rate of progress of many settlers.

TABLE 9.—SETTLERS' ASSETS, LIABILITIES AND NET WORTH AT START

Date of settlement	Number of records	AVERAGE PER FARM		
		Assets	Liabilities	Net Worth
		\$ cts.	\$ cts.	\$ cts.
1931.....	9	71 77	51 11	20 66
1932.....	24	79 58	4 50	75 08
1933.....	42	147 81	46 78	101 03
1934.....	37	109 02	47 30	61 72
1935.....	57	84 88	9 47	75 41
1936.....	106	60 10	24 02	36 08
1937.....	25	159 12	14 00	145 12
Total or average.....	300	93 28	25 73	67 55

Settlers' Cash Income and Means of Living.—As previously shown most of the settlers had practically nothing to start with and during the first few years receipts from the sale of farm produce are very small. In general the farm does not even furnish the major part of the food required by the settler and his family and the livestock feed. In many instances sales of wood and labour off the farm, mostly road work, are not sufficient to meet all living expenses. Therefore, the settler depends on some measure of government assistance until he can obtain sufficient revenue from his farm business.

TABLE 10.—GOVERNMENT ASSISTANCE TO SETTLERS FOR THE THREE-YEAR PERIOD 1936-1938

	ALL FARMS	FARMS REPORTING ITEMS	
	Average per farm	Number	Average per farm
	\$		\$
Land clearing bonus.....	58	256	68
Seed.....	19	259	22
Building material.....	8	51	47
Total or average.....	85		

Government Assistance.—The assistance given to settlers in the form of seed, building material and clearing bonus since the Government introduced this policy in 1935 averaged \$85 for the 300 settlers. During the three-year period 1936-1938 the land clearing bonus was given to 85.3 per cent of the settlers and averaged \$68; building material was given to 17.0 per cent and averaged \$47; free seed was distributed to 86.3 per cent of these settlers and averaged \$22.

The total amount of government assistance received by settlers established at various dates did not vary much for the different groups. Since, however, the land clearing bonus policy became effective in 1936, people who settled between 1931 and 1936 did not benefit by government aid at the start in the same measure as those who settled after 1935. This may partly explain the small difference observed in the progress made by settlers established at various dates as measured by the cash income and the value of farm produce consumed on the farm.

The main sources of income for most of the settlers in New Brunswick during the first ten years or more are the sale of wood and labour off the farm. These sources of income provide the settlers' livelihood until their farms are sufficiently developed to produce farm produce for the market.

Receipts from labour off the farm and sales of wood were first recorded for the three years 1936, 1937 and 1938 and then brought to a yearly basis. Sales of farm products were recorded for the crop year 1938-39 only. Settlers established in 1932 and 1934 secured almost twice as much revenue from labour off the farm as those of other groups. Sales of wood provided the main source of revenue for all groups. They were the lowest for the group settled in 1937

TABLE 11.—SETTLERS' CASH INCOME AND MEANS OF LIVING

Date of settlement	Number of records	AVERAGE PER FARM					
		Government assistance	Labour off the farm	Sales of wood	Sales of farm products	Total cash income	Farm produce consumed
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1931.....	9	26 77	67 77	133 11	5 00	232 65	75 11
1932.....	24	24 66	105 90	146 41	7 20	284 17	74 62
1933.....	42	23 24	44 38	120 46	9 45	197 53	78 43
1934.....	37	26 67	109 08	145 54	19 94	301 23	89 56
1935.....	57	27 80	52 23	164 96	6 01	251 00	70 10
1936.....	106	34 52	52 40	109 54	4 74	201 20	48 89
1937.....	25	22 77	26 98	79 33	5 00	134 08	44 32
Total or average	300	28 68	60 80	127 20	7 75	224 43	64 54

In this table cash receipts received by individual settlers from government assistance, labour off the farm and sales of wood were recorded and added for the three years 1936, 1937 and 1938 and then brought to a yearly basis. Receipts from sales of farm products and farm produce consumed were recorded for the year 1938-39 only.

averaging \$79. Sales of farm products did not provide much revenue for any group. The average receipts from sales of farm produce ranged from \$5 to \$20 and the highest average receipts from this source were recorded by those who settled in 1934.

The total yearly cash income from all sources, including government assistance averaged \$224 per farm. Those who settled in 1934 reported the highest cash income averaging \$301 per farm. In addition the value of farm produce consumed on the farm averaged \$65 per farm and ranged from \$44 for the 1937 group to \$90 for the 1934 group. The value of firewood used on the farm is not included in these figures.

TABLE 12.—RANGE AND PERCENTAGE DISTRIBUTION OF YEARLY CASH INCOME

Date of settlement	RANGE OF CASH INCOME						
	Less than \$100 %	\$100 to \$199 %	\$200 to \$299 %	\$300 to \$399 %	\$400 to \$499 %	\$500 and over %	Total %
1931.....	44.4	33.3			11.1	11.2	100
1932.....	16.6	29.3	20.8	20.8		12.5	100
1933.....	28.6	35.7	16.6	7.2	4.8	7.1	100
1934.....	16.2	16.2	29.7	16.2	2.8	18.9	100
1935.....	7.0	40.3	31.6	8.8	5.3	7.0	100
1936.....	10.4	52.8	18.9	9.4	5.7	2.8	100
1937.....	40.0	44.0	16.0				100
Total.....	17.0	40.0	21.7	9.7	4.6	7.0	100

The range in cash income was from less than \$50 to \$1,800 per farm. Of the 300 settlers interviewed, 51 or 17 per cent had incomes ranging from less than \$50 to \$100; 120 settlers or 40 per cent from \$100 to \$200, and 21.7 per cent from \$200 to \$300. About 79 per cent of the settlers had cash incomes under \$300 to meet their farm expenditures and cash living expenses which averaged \$282 per family.

TABLE 13.—DISTRIBUTION OF SALES OF FARM PRODUCTS 1938-39

Item	Number of farms with item	Per cent of farms	Average receipts per farm
		%	\$
Livestock.....	51	17.0	33
Milk and butter.....	11	3.7	21
Eggs.....	10	3.3	21
Crops.....	8	2.7	23
Garden products.....	3	1.0	6

Sales of livestock and animal products—milk, butter and eggs—were the main farm produce sold by a small percentage of these settlers. Very few settlers sold field crops and garden products. These were minor sources of income.

TABLE 14.—VALUE AND DISTRIBUTION OF FARM PRODUCE CONSUMED ON SETTLERS' FARMS 1938-39

Kind of products	All farms average per farm	FARMS REPORTING		
		Number of farms	Per cent of farms	Average value per farm
	\$ cts.			\$ cts.
Vegetables.....	18 66	242	80.7	23 13
Potatoes.....	12 51	227	75.7	16 53
Milk and butter.....	13 20	110	36.7	36 00
Eggs.....	11 63	184	61.3	18 96
Meat.....	8 54	112	37.3	22 88
Average.....	64 54			

While the aim of every settler is to produce as much as possible of his food requirements, it takes a few years to reach this stage. It is relatively easy to produce vegetables and eggs for the family needs, but it is different with meat and dairy products. To keep a cow, a couple of pigs, a horse or an ox on a farm, several acres of land have to be cleared and seeded down to

grain and grass in order to produce most of the necessary feed for them. The average value of farm produce consumed on the farm in 1938-39 was \$65 per farm. Vegetables and potatoes were produced on more than 75 per cent of the farms visited; milk, butter and meat, mostly pork, on a little more than a third and eggs on 64 per cent of the farms visited.

TABLE 15.—RANGE IN VALUE OF FARM PRODUCE CONSUMED ON SETTLERS' FARMS 1938-39

Range in value	No. of farms in each group	Percentage distribution	Group average
None.....	27	9.0	\$ cts.
Less than \$25.....	39	13.0	14.41
25—49.....	47	15.7	36 34
50—74.....	71	23.7	60 27
75—99.....	49	16.3	87 10
100—124.....	33	11.0	112 00
125—149.....	19	6.3	133 70
150—174.....	12	4.0	158 75
175 and over.....	3	1.0	205 67
Total or average.....	300	100.0	64 54

The value of food produced and consumed on the farm in 1938-39 ranged from \$5 to \$232 per farm. For one reason or another, 27 settlers did not produce more than five dollars worth of food on their farm and 39 produced only from \$5 to \$25 of such products in 1938-39. While a few of these settlers did not take the trouble to make a garden, most of the settlers in these two groups had their crop ruined by frost or bush fire. In Paquetville half of the settlers interviewed had their garden and home destroyed by the big bush fire in 1938.

Settlers' Expenditures

People who settle on new farms in colonization districts have to meet relatively large expenditures during the first few years of their establishment for building construction, livestock and equipment purchases, farm and family living expenditures. Even when all these expenditures are reduced to the minimum they still represent a fairly large amount to people who own very little. (Some years must elapse before a settler on new land can produce on his farm most of his requirements of feed for his livestock and the food for his household: milk, butter, eggs, meat and vegetables.)

Price of Farms.—In general a 100-acre colonization lot can be secured from the Government for a cash outlay of \$32 or \$42, depending on conditions previously described, but a few settlers who purchased their farms from private owners paid higher prices on account of existing improvements. The average size of the farms visited was 98.2 acres and the cash outlay averaged \$49.

Cost of Buildings.—Until recently, it was customary for a settler to build temporary log buildings and to erect a more elaborate type of building when he could afford it. Now, however, there is a large percentage of frame and shingled buildings even in new settlements.

The average cash disbursements for buildings was \$161 per farm. This includes the cost of labour hired, windows, roofing material, purchased lumber and nails but not the lumber cut on the farm or the settler's labour. In a few colonies recently opened to settlement, the Government initiated a policy of giving a grant of about \$35 to help settlers to pay for the purchased

material; this amount is included in the cost of buildings. It is obvious that had these settlers paid for the lumber and labour supplied by the farm the cost of buildings would have been much higher. Of course, this is the average cash outlay for all farms and as shown in table 16 quite a few buildings represent a substantial outlay and are of a more permanent construction while the low cost ones are temporary shelters which will have to be replaced soon. The range in cash expenditure on buildings was from \$25 up to \$1,175. In a few instances, buildings were destroyed by fire and the replacement cost was included in these figures. The cost of houses ranged up to \$800 and that of barns up to \$450. Forty-six per cent of the settlers had built a small barn at a cost of less than \$50 and about one-third had not yet built one.

TABLE 16.—RANGE IN COST OF BUILDINGS AND PERCENTAGE DISTRIBUTION OF BUILDING COSTS ON 300 SETTLERS' FARMS

Range in cost	Number of farms in each group	Percentage distribution	Average value
Up to \$100.....	98	32.7	\$ 61
100—149.....	65	21.7	117
150—199.....	56	18.7	166
200—249.....	34	11.3	221
250—299.....	16	5.3	250
300—349.....	13	4.4	320
350—399.....	3	1.0	350
400—449.....	4	1.3	412
450—499.....	4	1.3	468
500 and over.....	7	2.3	743
Total or average.....	300	100.0	161

Cost of Fences.—Most settlers have only a small number of livestock during the first few years after locating on their farms and they do not have to build expensive fences. Posts cut on the farm or stumps are generally used for making fences. Thirty-five settlers had spent a certain amount on wire fences ranging from \$8 to \$160, the average for the 35 settlers being \$27.

TABLE 17.—COST OF BUILDINGS, FARM EXPENDITURES, LIVING EXPENSES AND INDEBTEDNESS

Date of Settlement	Number of records	AVERAGE PER FARM			
		Cost of buildings	Farm expenditures	Living expenses	Indebtedness in 1939
		\$ cts.	\$ cts.	\$ cts.	\$ cts.
1931.....	9	178 44	47 66	242 00	74 00
1932.....	24	206 58	56 46	256 75	59 75
1933.....	42	202 64	51 24	271 12	92 43
1934.....	37	185 32	72 62	257 48	86 35
1935.....	57	134 84	50 65	235 21	54 58
1936.....	106	138 19	33 09	215 32	48 19
1937.....	25	157 80	44 96	200 40	49 88
Total or average.....	300	160 70	47 14	234 98	62 14

Farm Expenditures.—During the year 1938-39, average farm expenditures including feed for livestock, hired help and machinery, taxes, seed, repairs to buildings, blacksmith work and miscellaneous items amounted to \$47 per farm. Of this amount \$18 was for feed, \$10 for hired help, \$6 for taxes, \$5 for seed and \$8 for miscellaneous items.

Feed bought for livestock constituted an important item of farm expenditures for about 25 per cent of the settlers. Sixty-two per cent did not buy feed; they either had no livestock or they raised enough feed on their farms; 11.7 per cent purchased feed for less than \$25; 26 per cent bought feed for an amount ranging from \$25 to \$250.

TABLE 18.—DISTRIBUTION OF FARM EXPENDITURES

Item	All farms average per farm	FARMS REPORTING		
		Number of farms	Per cent of farms	Average per farm
	\$			\$ cts.
Feed.....	18	114	38.0	48 36
Hired help.....	10	76	25.3	37 16
Taxes.....	6	255	85.0	6 87
Seed.....	5	134	44.7	10 60
Miscellaneous.....	8	300	100.0	8 40
Total or average.....	47			

On a few farms where young settlers worked in co-operation with their parents, farm expenditures were practically nil, while on some farms, as indicated in table 19, they represented a substantial amount. The maximum amount reported on any farm was \$355. Two-thirds of the settlers reported farm expenditures ranging from a few dollars to \$50.

TABLE 19.—RANGE OF TOTAL FARM EXPENDITURES AND PERCENTAGE DISTRIBUTION OF 300 SETTLERS' FARMS

Range of expenditure	No. of farms in each group	Percentage distribution	Average value
		%	\$
Less than \$50.....	198	66.0	17
50—99.....	63	21.0	70
100—149.....	20	6.7	122
150—199.....	10	3.3	170
200 and over.....	9	3.0	261
Total or average.....	300	100.0	47

Living Expenses.—The yearly cash expenses for food, clothing, health and miscellaneous items averaged \$235 per family. The main item of living expenses was the purchase of food which averaged \$159 per family. There were only 14 settlers' families who spent less than \$50 a year on food. It is

TABLE 20.—DISTRIBUTION OF CASH LIVING EXPENSES

Item	ALL FARMS	FARMS REPORTING		
	Average per family	Number of farms	Per cent of farms	Average amount per family
	\$		%	\$
Food.....	159	300	100.0	159
Clothing.....	54	290	96.7	61
Health.....	18	192	64.0	28
Miscellaneous.....	4	300	100.0	4
Total.....	235			

to be expected that cash expenditures for food will be decreased relatively when more food products can be obtained from the farm. A large number of settlers had thus far relied upon relatives or friends for clothing, and some of them had managed to carry on with what they had when they arrived on their farms. A larger amount will probably be spent on clothing in the future.

There was a general tendency on the part of settlers to overestimate their living expenses. In many instances however settlers reduced estimates which seemed abnormally high after being questioned by the interviewer. The average amount of \$235 a year in addition to the \$65 worth of farm produce consumed on the farm does not appear to be excessive for providing an average family of 5 persons with the necessities of life, but the average cash income of these settlers was not sufficient in many cases to cover their living expenses together with farm and capital expenditures. If living expenses had

TABLE 21.—RANGE OF LIVING EXPENSES PER FAMILY AND PERCENTAGE DISTRIBUTION OF 300 FAMILIES

Range of expenses	Number of families in group	Percentage distribution	Average per family
Less than \$100.....	20	% 6.7	\$ 55
\$100—\$199.....	113	37.8	156
\$200—\$299.....	99	33.0	244
\$300—\$399.....	44	14.5	341
\$400—\$499.....	12	4.0	438
\$500 and over.....	12	4.0	602
Total or average.....	300	100.0	235

been as high as first reported by many settlers their indebtedness in 1939 would have been higher than the amount reported. The range of cash living expenses was from less than \$100 up to \$700 a year. Seventy-eight per cent of the settlers reported cash living expenses less than \$300.

Settlers' Assets in 1939.—The greatest gains in settlers' assets in 1939 as compared with their assets at start were due to the addition of the value of improved land and buildings. These two items were not included in the settlers' original assets. In estimating the value of land only the area which had been cleared and ploughed was taken into account. The cultivated land was valued at \$30 per acre which corresponds with the estimated value of improved land for New Brunswick as given in the 1931 Census. While the unimproved land on these farms constitutes an asset, as long as there will be Crown Lands available to new settlers for the sum of \$32 per 100-acre lots, it is difficult to determine the value of unimproved land on occupied farms, particularly when a settler has not been granted his Letters Patent.

Buildings on settlers' farms in 1939 were valued at what they cost in cash disbursements plus the estimated value of the settler's labour required and the lumber cut on the farm for their construction.

The average value of livestock per farm increased from \$15 at the start to \$81 in 1939; farm equipment from \$6 to \$48; household goods from \$48 to \$70; liabilities from \$25 to \$62.

Change in Net Worth.—The financial progress of these settlers may be measured by the change in net worth during the period they have been on their farms. The total increase in net worth of the 300 settlers interviewed averaged \$572 per farm during the 1931-1939 period. The largest gain in net worth was for those settled in 1931. The yearly increase in net worth ranged from \$97 for the settlers established in 1932 to \$194 for those settled in 1937.

TABLE 22.—FINANCIAL STATEMENT IN 1939

Date of settlement	Cultivated land	AVERAGE VALUE PER FARM				Total assets	Liabilities	Net worth in 1939
		Buildings	Livestock	Equipment	Household goods			
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1931.....	372 00	331 39	115 50	47 89	76 11	942 89	74 00	868 89
1932.....	192 00	353 61	97 51	93 47	80 42	817 01	59 75	757 26
1933.....	303 00	343 93	90 54	66 76	111 67	915 90	92 43	823 47
1934.....	270 00	321 95	137 22	65 07	85 43	879 67	86 35	793 32
1935.....	201 00	268 23	94 11	41 31	67 25	671 90	54 58	617 32
1936.....	165 00	260 39	49 03	29 74	48 00	552 16	48 19	503 97
1937.....	156 00	258 10	54 00	45 26	69 60	582 36	49 88	532 48
Average..	213 00	288 91	80 95	48 42	70 42	701 70	62 14	639 56

Settlers' Financial Obligations.—A relatively large proportion of the settlers reported financial obligations. Whereas only 15.7 per cent of them had debts on their arrival, on their new farms as many as 73.7 per cent reported debts as of June, 1939. The average debt per farm for all farms was \$25 at

TABLE 23.—FINANCIAL PROGRESS OF SETTLERS

Date of settlement	Net worth at start	Net worth in 1939	Change in net worth	Yearly increase in net worth
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1931.....	20 66	868 89	848 23	106 04
1932.....	75 08	757 26	682 18	97 45
1933.....	101 03	823 47	722 44	120 40
1934.....	61 72	793 32	731 60	146 32
1935.....	75 41	617 32	541 91	135 48
1936.....	36 08	503 97	467 89	155 96
1937.....	145 12	532 48	387 36	193 68
Average.....	67 55	639 56	572 01	.....

the date of establishment and \$62 in June, 1939. Such an increase in the number of settlers having financial obligations and the average value of such obligations must not be considered solely as evidence of mismanagement. The money was owed on a large variety of items. Accounts at the local store averaged \$27 per settler and an average amount of \$13 per settler was due for professional services. The other items include, among other things, arrears in taxes and church levies, payments on machinery, livestock, and so forth.

Land Utilization and Farm Organization

It was difficult to obtain accurate estimates of the acreage of land cleared and improved because land clearing is usually done by stages. Sometimes the timber is cut, the slash burned and the small stumps removed but it may be a few years before the big stumps are pulled and first ploughing or breaking is done. In the meantime oats and grass seed are sown among the stumps and the crop is either cut for feed or used as pasture. The cultivated land—grain, hay, potatoes and garden crops—averaged 7 acres per farm in 1939. In addition, there was an uncertain acreage cut over and partly cleared.

Farm Crops.—The field crops usually grown on these farms are hay, oats and potatoes. Wheat, barley and buckwheat were found on a few farms only. The acreage in crops is small because settlers have not been on their

TABLE 24.—ACREAGE AND RANGE OF CULTIVATED LAND PER FARM

Date of settlement	All farms average per farm	RANGE IN ACREAGE OF CULTIVATED LAND PER FARM		
		Range in acreage	Number of farms in each group	Per cent of farms
	acres	acres		%
1931.....	12.4	Less than 4	68	22.7
1932.....	6.4	4—7	94	31.3
1933.....	10.1	7—10	73	24.3
1934.....	9.0	10—13	40	13.3
1935.....	6.7	13—19	7	2.4
1936.....	5.5	20 and over	18	6.0
1937.....	5.2			
Total or average.....	7.1		300	100.0

farms long enough to clear much land. The acreage in hay reported by 86 per cent of these settlers averaged 4.2 acres per farm and the yield averaged 0.7 ton per acre. On 47 farms the yield of hay ranged from one to two tons per acre. Oats were grown on 62.7 per cent of the farms but many settlers used this crop as fodder. The yield in grain when oats were threshed varied from a few bushels to 45 bushels per acre. Damage to oats due to frost was reported by many settlers.

Potatoes were grown on 80 per cent of the farms. The acreage averaged 0.7 acres per farm with an average yield of 13.5 bags (75 lb.) per acre. Many settlers did not apply farm manure or fertilizer on potatoes. Early frosts damaged the crop in several cases and these factors account for the small potato crop.

Livestock on Farms.—In 1939, there were either horses or oxen or both on 44 per cent of the farms visited (table 25). There were 78 farms with one horse only, 3 farms with two horses, 1 farm with one horse and one ox, 3 farms with one horse and two oxen, 1 farm with two horses and two oxen, 33 farms with one ox only and 9 farms with two oxen. Many settlers claim that oxen are a cheaper source of power and do better work than horses during the land clearing period.

TABLE 25.—LIVESTOCK ON FARMS AS AT JUNE 1939

Kind of livestock	ALL FARMS	FARMS WITH ITEM		HEAD OF LIVESTOCK	
	Average value per farm	Number	Average value per farm	Number	Average value per head
Horses.....	\$ 42	86	\$ 147	90	\$ 140
Oxen.....	9	47	59	60	46
Cows.....	15	108	41	136	33
Other cattle.....	3	75	13	115	9
Swine.....	4	89	16	163	9
Sheep.....	2	34	14	121	5
Poultry.....	6	192	9		

There were 85 farms with one cow only, 19 farms with two cows, 3 farms with three cows and 1 farm with four cows. Other cattle including bulls, heifers and calves were kept on 75 farms, pigs on 89 farms, sheep on 34 farms and poultry on 192 farms. The average value of all livestock was \$81 per farm.

It will be noted in table 27 that only a small number of settlers had livestock within the first year they settled. In many cases several years elapsed before

settlers could buy either horses, oxen, cows or pigs. Quite a few settlers once had horses, oxen or cows but they had to sell them because they could not afford to keep them or they died and could not be replaced.

TABLE 26.—AVERAGE VALUE OF LIVESTOCK PER FARM AND PERCENTAGE OF FARMS WITH DIFFERENT KINDS OF LIVESTOCK IN 1939

Date of settlement	ALL FARMS	PERCENTAGE OF FARMS WITH ITEM					
	Average value per farm	Horses and oxen	Cows	Other cattle	Swine	Sheep	Poultry
	\$ cts.	%	%	%	%	%	%
1931.....	102 83	66.6	55.5	44.4	77.7	11.1	77.7
1932.....	91 12	50.0	41.7	25.0	16.7	16.7	66.6
1933.....	79 02	40.5	64.3	30.9	35.7	26.2	73.8
1934.....	120 47	48.6	45.9	48.7	51.3	10.8	78.4
1935.....	85 61	56.1	43.8	21.0	31.6	12.3	66.6
1936.....	43 38	37.7	22.6	17.0	18.9	5.7	59.4
1937.....	48 04	32.0	24.0	16.0	24.0	4.0	32.0
Average.....	76 67	44.3	36.0	25.0	29.7	11.3	64.0

TABLE 27.—NUMBER OF YEARS WHICH HAVE ELAPSED BEFORE SETTLERS OWNED DIFFERENT TYPES OF LIVESTOCK

Year interval	NUMBER OF SETTLERS HAVING DIFFERENT TYPES OF LIVESTOCK				
	Horses	Oxen	Cows	Pigs	Sheep
0.....	43	13	33	54	33
1.....	25	13	26	15	26
2.....	21	15	23	30	23
3.....	22	3	17	22	17
4.....	10	3	8	8	8
5.....	5	1	7	2	7
6.....	2		4	3	4
7.....	2		1	1	1
8.....			1	3	1
9.....	1				

Livestock Losses.—The development of many settlers' farms is hampered by losses of some livestock (table 28). Losses of horses are particularly heavy. This is probably due to the fact that most settlers cannot afford to buy good horses, nevertheless in many instances the loss of one or two horses at that stage means a lot to the settler who has this misfortune.

TABLE 28.—LIVESTOCK LOSSES SINCE ESTABLISHMENT

Item	Number of farms reporting losses	Value per farm reporting	Number of head	Value per unit
		\$		\$
Horse.....	50	153	95	80
Cow.....	16	34	17	32
Ox.....	3	38	3	38
Sheep.....	5	16	11	7

Farm Equipment.—The average value of farm equipment per farm was only \$48. As shown in table 29, there was an evident lack of most necessary farm machinery on a great number of farms. Only 23 per cent of these settlers

had a plough; 23 per cent a harrow; 26 per cent a wagon; 30 per cent a sleigh and 5 per cent a buggy. In most cases this equipment was second-hand and practically worn out. One would expect the majority of settlers to have at least the indispensable equipment to perform their work with some degree of efficiency but this was not the case. Of course it may be pointed out that co-operative use of some implements is quite common in new settlements but while this is good practice for expensive farm machines it does not apply to such equipment as ploughs, harrows, wagons and sleighs. While a stump puller is quite useful for land clearing only 25 settlers had one.

TABLE 29.—AVERAGE VALUE OF FARM EQUIPMENT AND PERCENTAGE OF SETTLERS WITH VARIOUS KINDS OF MACHINES IN 1939

Date of settlement	All farms	PERCENTAGE OF SETTLERS WITH ITEM			
	Average value per farm	Plough	Harrow	Wagon	Sleigh
	\$ cts.	%	%	%	%
1931.....	47 89	33.3	22.2	33.3	33.3
1932.....	93 47	8.3	29.1	20.8	37.5
1933.....	66 76	40.5	45.2	42.8	40.5
1934.....	65 07	35.1	27.0	37.8	29.7
1935.....	41 31	29.8	33.3	26.3	35.0
1936.....	29 74	13.2	9.4	18.8	21.7
1937.....	45 26	20.0	24.0	16.0	28.0
Average.....	48 42	23.6	23.6	26.3	30.0

Cost of Clearing Land

It was difficult to obtain accurate information on labour requirements and cost of clearing land in northern New Brunswick on account of the wide variation from farm to farm. The amount of work required for clearing an acre of land is determined by many factors such as the kind of timber, the number and size of stumps to be removed, the quantity of dead wood and slash to be piled and burned, the length of time required for stumps to rot before removal, and equipment and power used for this work. On the whole, it may be said that in northern New Brunswick, land clearing is quite difficult on account of the kind of timber cover in this area. As most of the settlers do not have the proper equipment and power to perform this work, it follows that man labour requirements are higher than should normally be the case.

TABLE 30.—LABOUR REQUIREMENTS AND COST OF LAND CLEARING PER ACRE

	Hours per acre	Average cost per acre
		\$ cts.
<i>Clearing—</i>		
Man labour.....	255	37 25
Horse labour.....	135	10 80
Total.....		48 05
<i>Picking stones</i>		
Man labour.....	45	6 75
Horse labour.....	15	1 20
Total.....		7 95

The figures presented in table 30 represent the average labour requirements for clearing an acre of land under varying conditions from the time timber was cut to the time land was ready for breaking. Man labour was charged at 15 cents and horse labour 8 cents per hour.

The estimated man labour requirements averaged 255 hours per acre. On 16·3 per cent of the farms visited from 100 to 200 hours of man labour were required to clear an acre of land; from 200 to 300 hours on 33·3 per cent; from 300 to 400 hours on 37·0 per cent and from 400 to 600 on 13·4 per cent of the farms.

Estimates of man labour requirements were unusually high on a few farms on account of the difficulty of the work and lack of power and equipment. In many instances, big stumps were removed by men with a pry, without horses or oxen. It is obvious that under such circumstances, it is a big job to clear an acre of land on which there are many stumps.

Time Stumps are Left to Rot.—The most common method followed by settlers of this area for clearing land is to cut and slash the timber growth, to use whatever is suitable for pulpwood or firewood and then pile what is left with small stumps and burn it. The land between the remaining stumps is worked with a plough or harrow and seeded down to oats and grass. When stumps are sufficiently rotted, they are removed and land is ready for breaking or first ploughing.

On 76 per cent of the farms visited, large stumps were left to rot from four to six years before they were removed. In a few cases, stumps are removed after two or three years had elapsed. A certain number of settlers waited as long as seven or eight years before removing large stumps. This work is usually done with horses or oxen. Only 25 settlers reported owning stump pullers of simple construction. This implement is often used in co-operation with neighbours.

TABLE 31.—NUMBER OF YEARS WHICH ELAPSE BEFORE REMOVAL OF BIG STUMPS

Number of years	Number of farms	Percentage of farms
2.....	7	2·3
3.....	22	7·3
4.....	48	16·0
5.....	133	44·3
6.....	47	15·7
7.....	21	7·0
8.....	22	7·4
Total.....	300	100·0

Picking Stones.—More than 50 per cent of the settlers interviewed reported that there were stones to be removed before ploughing the land. This increases the amount of work to be performed in clearing land. The estimates of 163 settlers indicated that an average of 45 hours of man labour and 15 hours of horse labour per acre were required to remove the stones from the field. The time required to clear off the stones varies greatly from farm to farm.

Age of Settlers and Size of Families

Age of Settlers.—Most of the settlers were young men whose ages varied from 21 to 40. As many as 73·7 per cent of the 300 settlers visited were in that group. In some colonies, like St. Isidore and Paquetville, many young men, some of them still unmarried, were established on new lots. They were benefiting by the advice and material help of their parents, who owned farms in the older established parts of the same parishes.

TABLE 32.—AGE DISTRIBUTION OF SETTLERS

Age group	Number of settlers	Per cent of total
Under 21 years.....	3	1.0
21 to 30 years.....	120	40.0
31 to 40 years.....	101	33.7
41 to 50 years.....	49	16.3
51 to 60 years.....	21	7.0
61 years and over.....	6	2.0
Total.....	300	100.0

Only 9.0 per cent of the settlers were 51 years of age or older. Some of them had lost properties in other districts. Others could not find employment in cities or were forced to abandon a trade which had become unprofitable.

Many fishermen established along the Bay of Caraquet and on the Islands of Miscou and Shippigan had to leave when the Italian and Spanish markets for fish were closed to Canadian exporters. The majority of them were glad to settle on land. They are used to hardships and most of them have had some previous farming experience.

TABLE 33.—DISTRIBUTION OF SETTLERS' FAMILIES ACCORDING TO NUMBER OF PERSONS PER FAMILY

Persons per family	Number of families with this number
1.....	41
2.....	31
3.....	39
4.....	44
5.....	32
6.....	31
7.....	24
8.....	14
9.....	6
10.....	17
11.....	8
12.....	8
13.....	3
14.....	1
15.....	..
16.....	..
17.....	1

When this study was made in 1939, there were 1,500 persons living on the 300 farms visited or an average of 5 persons (adults and children) per family. As noted in table 32, 123 settlers were under 31 years of age and 58 were unmarried. About 48 per cent of these families had five or more persons. In many instances, young settlers, either married or unmarried, were living with their parents and this explains the large number of persons living in the same household. It may be said, however, that many married settlers between 30 and 50 years of age had large families.

Farm Conveniences

At the start settlers have so much to do and so many things to buy with inadequate financial resources that they have to dispense with a lot of farm conveniences that they would like to have. This is the reason why so many settlers are hauling water from adjacent springs and creeks for the house and barn. Only 15 per cent of these settlers had installed a pump. Eight per cent had dug out wells near the buildings but so far had not been able to install a pump. Forty-three settlers had to carry their water supply from their neighbours. Of course as soon as they find some way to have better facilities for their water supply, this situation will be changed. There was no scarcity of water in any of the areas visited.

TABLE 34.—SOURCES OF WATER SUPPLY

Item	FARMS WITH ITEM	
	Number	Per cent
Spring.....	118	% 39.3
Creek.....	72	24.0
Pump.....	44	14.7
Neighbours.....	43	14.3
Well.....	23	7.7

Sewing Machines.—A sewing machine is almost indispensable in any farm household. Unfortunately there were only 40 per cent of the settlers' families with a sewing machine. Many settlers said that they would like to have a sewing machine but had not been able to buy one.

Summary

The findings of this study are based on the information obtained from 300 settlers interviewed in northern New Brunswick. Of these settlers 25 per cent had settled between 1930 and 1934 and 75 per cent between 1933 and 1938.

Total settlers' assets at the start averaged \$93.28 distributed as follows: cash \$23.96, household goods \$47.50, livestock \$15.36, farm equipment \$6.46. More than 25 per cent had no cash, household goods, livestock or farm equipment on their arrival. In addition, 15.7 per cent were in debt. The settler's net worth at start averaged \$67.55.

The average yearly cash income for the three years 1936, 1937 and 1938 was \$224.43, distributed as follows: Government assistance \$28.68, labour off the farm \$60.80, sales of wood \$127.20, sales of farm produce \$7.75. The value of farm produce consumed on the farm averaged \$64.54 per family.

The average cash expenditure for buildings was \$161 per farm. The highest cost was \$1,175. Farm expenditures averaged \$47 and cash living expenses \$235. Purchases of food averaged \$159, clothing \$54, health \$18, miscellaneous \$4. While living expenses ranged as high as \$700 per family, 75 per cent of the settlers reported cash living expenses under \$300.

The average of settlers' assets in 1939 was \$701.70, liabilities \$62.14 and net worth \$639.56. While only 15.7 per cent of the settlers had some debts on their arrival, as many as 73.7 per cent reported debts in June 1939. The value of cultivated land averaged \$213 per farm, buildings \$289, livestock \$81, equipment \$48 and household goods \$70.

The acreage of cultivated land in 1939 averaged 7 acres per farm. There were either horses or oxen or both on 44 per cent, cows on 36 per cent, other cattle on 25 per cent, swine on 30 per cent, sheep on 11 per cent and poultry on 64 per cent of the farms visited.

Only 23.6 per cent had a plough, 23.6 per cent a harrow, 26.3 per cent a wagon and 30 per cent a sleigh.

The labour requirements for clearing land after the timber had been cut averaged 255 hours of man labour and 135 hours of horse labour per acre. Cost of clearing averaged \$48.05; stone removal \$7.95.

Forty-one per cent of the settlers visited were under 31 years and 33.7 per cent between 30 and 41 years of age. The number of persons per family averaged five. About 48 per cent of these families had five or more persons.

Conclusions

The land settlement movement which took place in New Brunswick between 1930 and 1940 was accentuated by the lack of employment in various industries because of the depression which occurred during that period.

Unfortunately most of prospective settlers had been out of work for some time and they started under the great handicap of having very small resources in cash and equipment. It is true that a settler is granted a 100-acre lot with a certain quantity of pulpwood, fire wood and timber on it which constitutes a potential source of revenue but some time must elapse before this revenue is available and in the meantime, the settler needs money for his cash living expenses. The information secured in this study shows that the cash revenue from all sources is not enough to give most of settlers the opportunity of building up a farm unit sufficiently well organized to provide the operator and his family with an adequate standard of living within reasonable limits of time.

From past experience in New Brunswick as well as in other sections of this country where land settlement has been carried out on a fairly large scale in recent years it has been demonstrated that, in spite of all benefits resulting from a policy of free grants to settlers in the form of free distribution of seed and clearing bonus in the first stage of their establishment, this is not adequate to supply them with the necessary funds required to improve and equip their farms and at the same time pay for their living expenses. On the other hand it would be too costly to the state to supply such funds by means of free grants alone. This would suggest that a better form of financial assistance might be provided to settlers through a combination of free grants to help settlers to meet their living and farm expenses during the first few years, supplemented by a long term loan for capital expenditures such as construction of buildings, purchase of livestock and farm equipment. Repayment of this loan should be varied in such a way that the annual amount to be paid would be increased from year to year.

In addition to this form of financial assistance at the start settlers would need some opportunities for making a more substantial cash income during the first 10 or 15 years of their establishment. It would therefore seem desirable to investigate in each community the possibilities of developing local and home industries which would use all the family labour available.

It has also been shown that settlers have not the proper equipment for efficient land clearing operations with the result that a great amount of effort is being wasted which could be used with advantage on more profitable undertakings.

In order to speed up land clearing and breaking as well as growing crops, costly equipment such as heavy tractors, bulldozers, grain binders and threshers should be placed at the disposal of a colony which would take the responsibility of collecting the dues for the use of that type of equipment, as is done for the collection of municipal and school taxes.

It would also seem desirable that experiments be carried out to determine the most suitable type of farming and the best land use in various colonization districts. This is essential to make farming more profitable and soil conservation more effective. Loss of soil fertility through leaching and erosion is very rapid in many areas of this province, particularly on rolling and hilly land. Evidence of this is found in many areas opened to settlement only a few decades ago where soil productivity has decreased to such a low level that farming is no longer profitable in such areas.

It is therefore vital that great importance be given to soil conservation in colonization areas, from the beginning of land clearing. Land settlement in forested areas requires so much work and effort that it would be unwise to repeat the mistakes of the past.

PART II

A Farm Business Study of Forty-three Farms in Two Old Settlements of Northern New Brunswick

When the study of the progress of settlers in new settlements of northern New Brunswick was made, it was deemed advisable to obtain information on the economic position of farmers established for a longer time in order to appraise the agricultural possibilities of this area in the light of past experience. With this in view, a number of farm business records were taken in two old settlements. It is necessary, however, to point out that in 1939 the economic situation of these farmers was almost at its worst as a result of the depression which affected so seriously the two major industries in this area—lumbering and agriculture.

In this section of the province, there is a typical example of what may be called subsistence farming supplemented by outside employment. The development of this forested area was not primarily aimed at commercial farming for the main source of cash income was lumbering and farming generally was undertaken for the purpose of providing the operator's family with a permanent home and most of its food and fuel requirements. Taking into consideration the class of land, climate and economic conditions this type of farming was probably the most suitable for this section of the province. Prior to the depression, this dual-purpose system worked fairly well and made possible the establishment of a part of the farm population of New Brunswick which would not have succeeded in competition with other farmers in the commercial production of farm produce for a market already over supplied.

During the depression these farmers were deprived of their main source of cash income and they could not materially increase farm production for the market on account of the small acreage of improved land and the lack of equipment and livestock. This partly explains the revival of interest in land settlement in northern New Brunswick where large tracts of land *are adjacent to old agricultural settlements* and where many farmers and their sons without work but willing to work and trained to hard work were seeking an opportunity to do something that would provide them with some form of employment.

Area of the Study.—The 22 farms visited in St. Joseph were settled for a period of time ranging from 20 to 100 years and the 21 farms of St. Isidore and Paquetville from 20 to 65 years. Paquetville is an extension of the St. Isidore district and was opened to settlement more recently. For analysis they are considered as the St. Isidore area.

Size of Farms.—These farms ranged in size from 40 to 150 acres; the average was 89 acres. About 52 per cent of the acreage comprised cleared and improved land. The remainder was in bush and wood land—hard and soft wood—suitable mostly for fire wood and pulpwood.

Farm Crops.—The main crops grown in this area are hay and oats. In 1938 the yield of hay averaged 0.83 tons per acre in the two settlements while the average yield of oats was 21 bushels in St. Joseph and 18 bushels in St. Isidore and Paquetville. With the exception of buckwheat which was grown on most farms in St. Joseph, other grain crops, wheat, barley and rye were reported only on a few farms. The average yield of 38 bushels of potatoes per acre was abnormally low on account of complete failure on a few farms in 1938. In St. Isidore and Paquetville where not one farmer reported a crop failure, potatoes averaged 114 bushels per acre. The appearance of the standing crop and the low yields in this area would suggest that the soil fertility which was

not very high originally is gradually being depleted through erosion, leaching and poor agricultural practices.

TABLE 1.—SIZE OF FARMS AND DISTRIBUTION OF LAND IN TWO OLD SETTLEMENTS OF NORTHERN NEW BRUNSWICK

Distribution of land	AVERAGE PER FARM		
	St. Joseph	St. Isidore	All farms
	acres	acres	acres
Size of farms.....	98.50	79.60	89.25
Unimproved land.....	40.30	45.04	42.59
Improved land.....	58.20	34.56	46.66
Grain.....	15.76	8.39	12.16
Hay.....	21.44	11.31	16.50
Pasture.....	19.00	12.81	16.00
Potatoes, roots and garden.....	2.00	2.05	2.00

Livestock on Farms

As previously stated the farmers of this area keep livestock primarily for home consumption and not for the market; it is only occasionally that they sell either livestock or livestock products. The value of all livestock on these farms averaged \$296 per farm in St. Joseph and \$250 in St. Isidore and Paquetville.

Horses.—Of the 22 farmers visited in St. Joseph 19 had either horses or oxen or both in June, 1939. There were 38 horses and 14 oxen on these farms distributed as follows: three farms with one horse, four with two horses, four with one horse and two oxen, three with three horses, two with two horses and two oxen, one with four horses, one with six horses and one with two oxen only.

In St. Isidore and Paquetville there were twelve farms with one horse and three with two horses. Oxen were not used on these farms. There were six farms without horses or oxen.

Cows.—In St. Joseph there were two farms with only one cow, seven with two, seven with three, five with four and one with six making a total of 63 cows on these 22 farms.

In St. Isidore and Paquetville there were two farms with one cow, eight with two, five with three, four with four, one with five making a total of 54 cows on the 21 farms visited.

Twenty-one farmers reported a total of 76 young cattle in St. Joseph and 18 farmers reported a total of 48 in St. Isidore and Paquetville.

Swine.—Most of the farmers of these two settlements raised hogs for home consumption only. In St. Joseph the total number of sows, boars and hogs killed for home consumption during the year was 29 and 12 hogs were sold. In St. Isidore and Paquetville there was a total of 13 hogs on 11 farms. During the year 21 hogs were killed for home consumption and 4 sold. In both communities a large number of farmers do not keep brood sows but they buy young pigs.

Sheep.—Sheep raising is more popular in St. Joseph than in St. Isidore and Paquetville. In St. Joseph 21 of the 22 farmers visited reported sheep in 1939 whereas only 9 of the 21 farmers interviewed in St. Isidore and Paquetville reported sheep. There were 242 sheep on 21 farms in St. Joseph and 90 on 9 farms in St. Isidore and Paquetville.

Poultry.—Most of the farmers in these two communities keep poultry to supply the home needs and not to supply a market. The flocks were very small and ranged from a dozen to two dozen hens per farm.

TABLE 2.—AVERAGE INVESTMENT, RECEIPTS, EXPENDITURES AND INCOME,
43 FARMS, NORTHERN NEW BRUNSWICK, 1938-39

	St. Joseph	St. Isidore	Average all farms
No. of farms.....	22	21	43
<i>Capital—</i>	\$	\$	\$
Land.....	691	510	602
Buildings.....	670	671	671
Equipment.....	216	229	222
Livestock.....	296	250	274
Total.....	1,873	1,660	1,769
<i>Receipts—</i>			
Crops.....	11	30	20
Livestock sales.....	68	34	51
Livestock products.....	21	24	23
Other receipts.....	108	110	109
Inventory increase.....	23	23	23
Total.....	231	221	226
<i>Expenses—</i>			
Cash expenses.....	137	131	134
Inventory decrease.....	41	46	44
Total.....	178	177	178
Farm income.....	53	44	48
Farm perquisites.....	229	252	241
Total family earnings.....	282	296	289
Net cash income.....	71	67	69

Financial Summary

Capital Investment.—Capital investment in land, buildings, equipment and livestock was quite small in these two settlements in 1939. It was pointed out, however, that land values in this area had declined at least 50 per cent during the depression.

Receipts.—Receipts from sales of crops, livestock and animal products were very small and averaged only \$94 per farm. Other cash receipts including labour off the farm and sales of wood averaged \$109 per farm in 1938-39. Before the depression labour off the farm constituted the main source of income of these farmers. When there was full employment in lumbering some farm families made over \$800 a year by working outside the farm.

Expenses.—Cash expenses averaged \$134 per farm. With this type of subsistence farming current farm expenses including taxes—school, county and church—were never high.

Farm income averaged \$48. If the change in inventory during the year were not taken into account, the net cash income would be \$69. It is obvious that such a small income was not sufficient to meet all family living expenses, namely, groceries, clothing, health and miscellaneous.

Family Earnings.—By adding the value of farm perquisites or farm products consumed on the farm—potatoes and garden products, milk, butter,

eggs, meat and fuel—the total family earnings averaged \$289 for the year 1938-39. In addition, these farmers had the use of their dwellings.

TABLE 3.—RANGE OF FARM INCOME AND PERCENTAGE DISTRIBUTION OF 43 FARMS IN NORTHERN NEW BRUNSWICK, 1938-39

Range	Farms in each group	Percentage of farms	Group average
	No.	%	\$ cts.
Minus income—\$250—\$1	19	44.2	—56 53
Less than \$50	9	20.9	17 67
\$ 50— 99	4	9.3	74 50
\$100—149	6	14.0	114 33
\$150 and over	5	11.6	399 00
Total or average	43	100.0	48 00

Net Cash Income.—For the year 1938-39 nineteen farmers had minus incomes ranging from a few dollars to \$250, that is the gross receipts were not sufficient to meet all farm expenses including the cash expenditures and the inventory decrease.

Nineteen other farmers had incomes ranging from a few dollars up to \$150. Five farmers had farm incomes ranging from \$150 to \$675. The higher income of these farmers was derived mainly from labour off the farm and sales of wood.

Indebtedness

In spite of the drastic decline in their cash incomes from outside employment these farmers did not incur large debts. Of the 43 farms, only 15 reported mortgage indebtedness ranging from \$100 to \$900 and six had other debts ranging from \$50 to \$300. This would suggest that most of them had some savings before the depression.

Conclusion

As previously stated, this study of farm business of settlers in two old settlements of northern New Brunswick who are largely dependent on outside employment for cash income and who operate their farms primarily as a place to live and produce a portion of their food and fuel requirements, shows a picture of their situation at a time when they were deprived of their most important means of living. Therefore, the conclusion cannot be drawn that this type of farming is not more satisfactory in normal times. It would suggest, however, that in opening new settlements in this area it would be desirable to investigate the possibilities of outside employment, particularly lumbering, as a means of assuring a reasonable income to farmers of this type who make up a large part of the labour supply in the forest industries of that section of the province.

It would also appear that the development of sheep raising would fit particularly well into this type of farming and would contribute to an increase in the farm revenue without interfering with other activities.

APPENDICES

Analysis of Data by Settlements

TABLE I.—SETTLERS' ASSETS, LIABILITIES AND NET WORTH AT START

Settlement	Number of records	AVERAGE PER FARM		
		Assets	Liabilities	Net worth
		\$	\$	\$
St. Jacques and Baker Brook.....	36	155	34	121
St. Joseph.....	50	111	66	45
Kedgwick.....	15	54	7	47
Campbellton.....	25	170	29	141
St. Charles.....	16	66	56	10
Saumarez.....	17	121	12	109
St. Isidore.....	23	73	8	65
Paquetville.....	42	41	1	40
Allardville.....	76	70	14	56
Total or average.....	300	93	26	67

TABLE II.—SETTLERS' YEARLY CASH INCOME AND MEANS OF LIVING

Settlement	Number of records	Government assistance	Labour off the farm	Sales of wood	Sales of farm products	Total cash income	Farm products consumed
		\$	\$	\$	\$	\$	\$
St. Jacques and Baker Brook.....	36	30	34	187	7	258	82
St. Joseph.....	50	13	83	175	4	275	69
Kedgwick.....	15	26	54	67	5	152	82
Campbellton.....	25	17	102	165	30	314	89
St. Charles.....	16	29	68	109	12	218	75
Saumarez.....	17	34	57	54	2	147	74
St. Isidore.....	23	33	57	37	8	135	39
Paquetville.....	42	44	44	57	1	146	30
Allardville.....	76	30	60	158	7	255	64
Total or average.....	300	28	61	127	8	224	65

TABLE III.—COST OF BUILDINGS, FARM EXPENDITURES AND LIVING EXPENSES

Settlement	AVERAGE PER FARM		
	Cost of buildings	Farm expenditures	Living expenses
	\$	\$	\$
St. Jacques and Baker Brook.....	160	75	264
St. Joseph.....	161	60	238
Kedgwick.....	177	48	272
Campbellton.....	214	61	262
St. Charles.....	129	35	308
Saumarez.....	172	48	231
St. Isidore.....	215	21	157
Paquetville.....	149	15	172
Allardville.....	127	51	248
Average.....	161	47	235

TABLE IV.—FINANCIAL STATEMENT IN 1939

Settlement	AVERAGE VALUE PER FARM							
	Cultivated land	Buildings	Livestock	Equipment	Household goods	Total assets	Liabilities	Net worth in 1939
	\$	\$	\$	\$	\$	\$	\$	\$
St. Jacques and Baker Brook....	322	290	168	68	103	951	119	832
St. Joseph.....	291	293	136	70	86	876	76	800
Kedgwick.....	187	314	82	31	66	680	69	611
Campbellton.....	254	347	109	45	124	879	117	762
St. Charles.....	161	281	79	94	64	679	56	623
Saumarez.....	222	306	34	40	61	663	62	601
St. Isidore.....	214	345	30	36	44	669	27	642
Paquetville.....	173	267	18	30	41	529	36	493
Allardville.....	123	250	55	36	57	521	34	487
Average..	213	289	81	48	70	701	62	639

TABLE V.—FINANCIAL PROGRESS OF SETTLERS

Settlement	Number of records	Net worth at start	Net worth in 1939	Change in net worth
St. Jacques and Baker Brook.....	36	121	832	711
St. Joseph.....	50	45	800	755
Kedgwick.....	15	47	611	564
Campbellton.....	25	141	762	621
St. Charles.....	16	10	623	613
Saumarez.....	17	109	601	492
St. Isidore.....	23	65	642	577
Paquetville.....	42	40	493	453
Allardville.....	76	56	487	431
Average.....	300	67	639	572

